

Technical White Paper

LexisNexis[®] InstantID[®]

Analyzing Results

For more information:

Call 866.858.7246 or visit

lexisnexis.com/risk/financial-services



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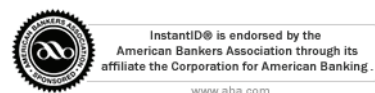
Executive Summary

InstantID can help you automate much of your identity verification process to more efficiently prevent identity theft from harming your organization. InstantID is a configurable service helping you validate and verify identity information based on your business needs.

With its detailed results, you can gain confidence that you know who your customers are. InstantID results include:

- Index summarizing the level of verification.
- Potential risk indicators to alert you to higher-level issues.
- Additional identity information to enhance your due diligence efforts.

Reviewing these results individually and in their entirety helps provide you a clear understanding of who you are doing business with.



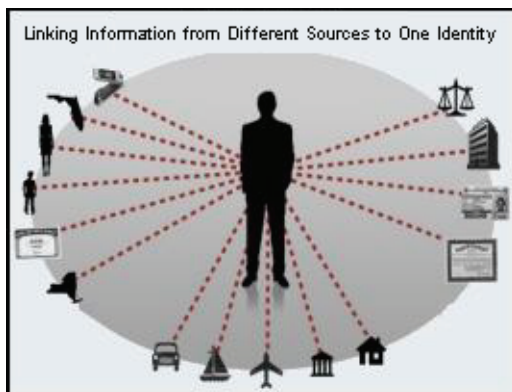
Service Overview

You can use InstantID to incorporate identity verification into your business processes. InstantID can help you prevent identity theft before it strikes your organization. This service quickly compares your business or individual data to LexisNexis® Risk Solutions public record and proprietary identity data. By automating this identity verification process, InstantID can help reduce exception reviews and customer acquisition delays in your customer identification program (CIP).

A major key to the effectiveness of InstantID is its access to one of the largest collections of proprietary and public identity information available, the LexisNexis Risk Solutions data repository. LexisNexis Risk Solutions continuously gathers identity intelligence directly from thousands of reliable public and proprietary data sources. These sources include identity information from civil filings, property deeds, mortgages, phone directories, credit headers, utility records, driver license records, voter registration records, and many more. Each InstantID analysis compares your identity data to a large number of original sources for more current and relevant results.

InstantID uses LexisNexis® Link ID to quickly identify and connect relevant identity information for more meaningful, insightful results. This advanced technology determines if “John

Doe” listed in a New York phone record is the same “John Doe” listed in a New Jersey vehicle record, but not the “John Doe” listed in a Texas record.



Delivery Methods

InstantID is offered as an independent service or as a service bundled with LexisNexis® FraudPoint® Score. InstantID is offered via several delivery methods:

- LexisNexis® Anti-Money Laundering (AML) Solutions
- LexisNexis Risk Management Solutions®
- Batch services
- XML machine-to-machine integration
- Optional integrated service access through LexisNexis® Bridger Insight™ XG

❓ InstantID is configurable. This document describes available service options and possible results. Actual service options and results depend on your delivery method and the comparison performed.

Possible Individual Input Information

- Name
- Address
- Phone Number
- Social Security Number (SSN)
- Date of Birth (DOB)
- Driver License Number
- Driver License State
- Passport

Possible Business Input Information

- Name
- Address
- Phone Number
- Tax ID Number (TIN)/Federal Employer ID Number (FEIN/EIN)
- Input Identity Data for Authorized Representative

Service Functionality

InstantID uses powerful logic to compare your business or individual data to our public record and proprietary identity data. By considering name/address changes and data input errors, the comparison logic can help reduce false positives and improve accuracy. You can configure certain search options to best suit your business needs. For example, you may be able to compare your identity data against watchlists or determine the relationship between a business and an authorized representative.

Depending on the data compared, InstantID:

- **Validates** that input data is real:
 - Issued SSN/TIN
 - Legitimate address
 - Dialable phone number
 - Date of birth
 - Driver license number
- **Verifies** input data belongs to a single identity:
 - SSN/TIN is linked to the name and address
 - Phone number is linked to the name or address
 - Name is linked to the address
 - Address is the current address
 - DOB is linked to the name
 - Authorized representative is linked to the business
- **Identifies** compromised or suspicious identities:
 - Multiple identities associated with a single SSN or address
 - SSN deceased or issued prior to date of birth
 - Name matches OFAC file

Watchlists

Depending on your delivery method, you can configure InstantID to compare your data against government watchlists to find possible matches. The following table lists available InstantID watchlists. The XML codes can be used to include the watchlists in XML searches.

Available Watchlists

XML Code	Watchlist
BES	Her Majesty's Treasury's Consolidated List of Financial Sanctions Targets (formerly known as Bank of England Consolidated Sanctions)
CFTC	Commodity Futures Trading Commission List of Regulatory and Self-Regulatory Authorities
DTC	Defense Trade Controls (DTC) Debarred Parties
EUDT	European Union Designated Terrorists
FBI	Federal Bureau of Investigations Lists
FCEN	Financial Crimes Enforcement Network Special Alert List
FAR	Foreign Agent Registrations
IMW	International Police Most Wanted and Red Alerts
OFAC	Office of Foreign Asset Control (OFAC) OFAC - Palestinian Legislative Council OFAC - Enhanced Sanctioned Countries
OCC	Office of Controller of Currency - Unauthorized Banks
OSFI	Office of the Superintendent of Financial Institutions (OSFI) - Canada
PEP	Politically Exposed Persons
SDT	State Department Terrorist Exclusions
UNNT	United Nations Named Terrorists

Available Watchlists (Continued)

XML Code	Watchlist
BIS	US Bureau of Industry and Security - Unverified Entities List US Bureau of Industry and Security - Denied Entities List US Bureau of Industry and Security - Denied Persons List
WBIF	World Bank Ineligible Firms
ALL	All available watchlists included in comparison

InstantID can be accessed through Bridger Insight XG as an optional integrated service. Bridger Insight XG provides its own watchlist searching functionality that uses different watchlists and search logic than InstantID. Bridger Insight XG watchlist results may vary from InstantID watchlist results.

For individuals, you can limit watchlist results by a year of birth range. This option may help to reduce false positives reported against individuals whose ages are not close enough to the input DOB.

Index Override Options

Depending on your delivery method, you can set InstantID to automatically return an index of 10 for individuals when:

- An address is a P.O. Box.
- Multiple SSNs are associated with the input entity.
- The input SSN is not the primary SSN for the input entity.

For example, many organizations consider P.O. Box addresses to be a high identity theft risk, and these addresses are not typically allowed as primary addresses.

Exact Search Options

Depending on your delivery method, you can set InstantID to require exact matches on:

- Last Name
- First Name
- First Name Allow Nickname
- Home Phone
- SSN

DOB Match Options

Depending on your delivery method, you can set InstantID logic to determine date of birth (DOB) matches:

- Fuzzy match CCYYMMDD—result DOBs must be a close match to the year, month, and day of birth of your full input DOB.
For example, an input 12/15/1955 DOB search may return results with a 12/15/1954 DOB, 11/15/1955 DOB, or 12/14/1955 DOB.
- Fuzzy match CCYYMM—result DOBs must be a close match to the year and month of birth of your full input DOB.
For example, an input 12/15/1955 DOB search may return results with a 12/DD/1954 DOB or 11/DD/1955 DOB. The day of birth does not affect results.
- Exact CCYYMMDD—result DOBs must be an exact match to the year, month, and day of birth of your full input DOB.
For example, an input 12/15/1955 DOB search only returns results with a 12/15/1955 DOB.
- Exact CCYYMM—result DOBs must be an exact match to the year and month of birth of your full input DOB.
For example, an input 12/15/1955 DOB search only returns results with a 12/DD/1955 DOB.
- Radius match CCYY—result DOBs must be within a specified range of years of your full input DOB. You can set the range between 0-3 years.
For example, you set the radius to 2 years. An input 12/15/1955 DOB search may return results with a DOB between MM/DD/1953 and MM/DD/1957.

LexisNexis® Red Flags Rule Report

The Fair and Accurate Credit Transactions (FACT) Act Identity Theft Red Flags Rule may require you to evaluate the effectiveness of your existing prevention, detection, and response capabilities to respond to fraud and create or update policies and procedures to improve your processes.

Depending on your delivery method, you can configure InstantID to return Red Flags Rule Report for individual comparisons. This report can help comply with the FACT Act Identity Theft Red Flags Rule by revealing patterns, practices, and suspicious activities that may indicate the possibility of identity theft.

Authorized Business Representatives

Depending on your delivery method, InstantID can verify an authorized representative in business comparisons and determine if the representative is associated with the business.

Possible Results

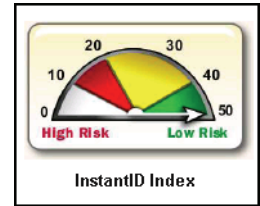
InstantID provides easy-to-read, segmented results, which can help you incorporate meaningful identity verification information into your review process and CIP. Possible results include:

- Identity verification index
- Potential risk indicators
- Passport validation—individuals only
- Potential follow-up actions
- Identity verification details
- Potential watchlist matches
- Red Flags Rule Report—individuals only
- Civil filings—businesses only

Working together, these results are designed to provide a better understanding of how well the input identity data was verified. Examined separately, each result can pinpoint specific identity details helpful in your review process.

Indexes

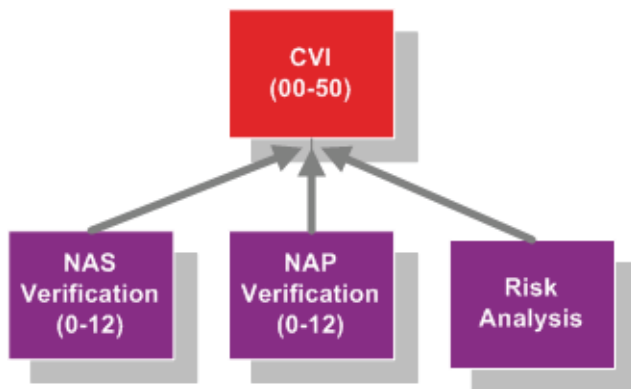
InstantID calculates a consumer verification index for individual searches or a business verification index for businesses searches. For businesses, the service may also calculate a consumer verification index for the authorized representative and an authorized representative-to-business verification index. These indexes summarize the level of identity verification with a numeric value ranging from 00 (high identity theft risk) to 50 (low identity theft risk).



Indexes are designed to indicate if the input identity data exists in other sources and if it is associated with the same identity. They do not indicate how likely the individual is committing ID theft. An index of 0 does not mean an individual or business is “bad.” It means InstantID did not find similar identity information to your data. For example, input data on young people may return an index of 0 because they do not have records in the data sources that were used to perform the identity verification.

Consumer Verification Index

A consumer verification index (CVI) is derived from a name-address-SSN (NAS) verification, name-address-phone number (NAP) verification, and identity theft risk analysis.



CVI Index Derivation

Many identity data sources do not contain DOBs or driver license information. For this reason, indexes are not affected if this identity information cannot be verified. However, DOB and driver license information may be provided as risk indicators.

Possible CVI Values

Code	Description
0	Nothing verified For the InstantID XML delivery method: 00 = Nothing verified
10	Critical ID elements not verified, are associated with different person(s), or indications such as OFAC matches, deceased/invalid SSN, SSN issued prior to DOB, etc. exist For Bridger Insight XG: Critical ID elements not verified, associated with different people, or indicate potential risk such as deceased/invalid SSNs, SSN issued prior to input birth date provided, etc.
20	Minimal verification, critical ID elements not verified or associated with different person(s)
30	Several ID elements verified
40	Last name, address and SSN or phone verified; first name, phone or SSN verification failures
50	Full name, address, phone, SSN verified

NAS verifications summarize the level at which the name, address, and SSN can be linked to a single identity.

Possible NAS Values

Code	Description
0	Nothing found for input criteria
1	Input SSN is associated with a different name and address
2	Input First name and Last Name matched

Possible NAS Values (Continued)

Code	Description
3	Input First name and Address matched
4	Input First name and SSN matched
5	Input Last name and Address matched
6	Input Address and SSN matched
7	Input Last name and SSN matched
8	Input First name, Last name, and Address matched
9	Input First name, Last name, and SSN matched
10	Input First name, Address, and SSN matched
11	Input Last name, Address, and SSN matched
12	Input First name, Last name, Address, and SSN matched

NAP verifications summarize the level at which the name, address, and phone number can be linked to a single identity.

Possible NAP Values

Code	Description
0	Nothing found for input criteria
1	Input phone is associated with a different name and address
2	Input First name and Last name matched

Possible NAP Values (Continued)

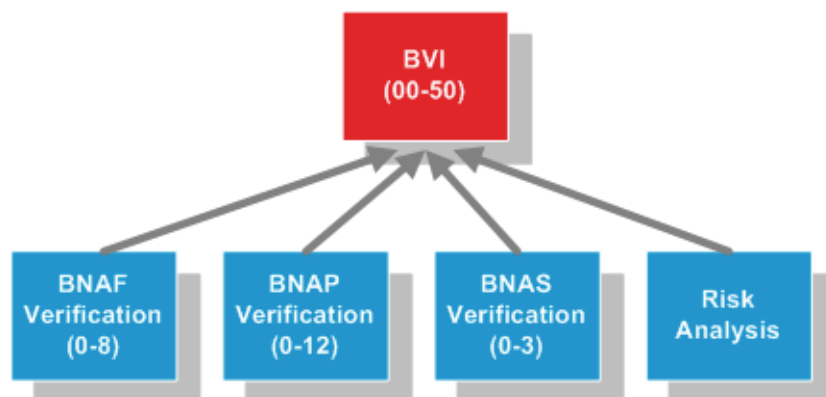
Code	Description
3	Input First name and Address matched
4	Input First name and Phone matched
5	Input Last name and Address matched
6	Input Address and Phone matched
7	Input Last name and Phone matched
8	Input First name, Last name, and Address matched
9	Input First name, Last name, and Phone matched
10	Input First name, Address, and Phone matched
11	Input Last name, Address, and Phone matched
12	Input First name, Last name, Address, and Phone matched

An identity theft risk analysis identifies high risk factors that may override NAS or NAP results. An index of 10 is automatically returned if the risk analysis determines:

- Input SSN is reported as deceased.
- Input SSN was issued prior to the input date of birth.
- Input SSN is invalid or not yet issued.
- Input name matches an OFAC list.
- Input address or phone is invalid.
- If configured, input address contains a P.O. Box number.

Business Verification Index

A business verification index (BVI) is derived using a business name-address-FEIN (BNAF) verification, business name-address-phone number (BNAP) verification, business name-address-SSN (BNAS) verification, and identity theft risk analysis.



BVI Index Derivation

Possible BVI Values

Code	Description
0	Nothing found to confirm the existence of the business For the InstantID XML delivery method: 00 = Nothing found to confirm the existence of the business
10	Significant contradictory findings or an OFAC match exists or the input address and phone are invalid For Bridger Insight XG: Significant contradictory findings or only valid input address and phone
20	Partial verification of the input data; business may exist but can't be positively confirmed

Possible BVI Values (Continued)

Code	Description
30	Business identity is confirmed, but failure to verify all identity elements
40	Business identity is confirmed at the input address
50	Business is verified on multiple sources with no contradictory findings

Possible BNAF Values

Code	Description
0	Input not verified
1	Input FEIN returns a different Name and Address
2	Input Business Name or Address found, but not the input FEIN
3	Input FEIN matches the Address, but not the Business name
4	Input FEIN matches the business name, but not the Address
5	Input FEIN matches the business name, input Address missing on input
6	Input name was matched to the input Address, but the FEIN is listed to a different Name and Address
7	Input Name was matched to the input Address. The input FEIN was not found or is missing
8	Input Name, Address, and FEIN number is verified

Possible BNAP Values

Code	Description
0	Input not verified
1	Input Phone number returns a different Name and Address
2	Input Business Name or Address found, but not with the input Phone.
3	Input Phone matches the Address, but not the Business name
4	Input Phone matches the Business name, but not the Address.
5	Input Phone matches the Business name, input Address not found.
6	Input Name was matched to the input Address, but the Phone is listed to a different Name and Address
7	Input Name was matched to the input Address, but the Phone was not found or is missing
8	Input Name, Address, and Phone number is verified

Possible BNAS Values

Code	Description
0	Input not verified
1	Input FEIN matches a consumer SSN record with an Address, but returns a consumer Name that is not similar to the input Business Name
2	Input FEIN matches a consumer SSN record with a Name that is similar to the input Business name, but returns an Address that is different
3	Input FEIN matches a consumer SSN record with a Name that is similar to the input Business name and a matching Address

Authorized Representative-to-Business Verification Index

An authorized representative-to-business verification index (AR2BI) is derived by jointly matching the authorized representative and business information to our identity data. This index is used to determine the relationship between the authorized representative and the business. It does not indicate whether the business is legitimate.

Possible AR2BI Values

Code	Description
00	No association found
10	Individual's name is part of the Company Name
20	Company and Home Addresses are similar

Possible AR2BI Values (Continued)

Code	Description
30	Company and Home Addresses are similar, and the individual's name is part of the Company Name
40	Individual's SSN and Company FEIN match
50	Association found between the person and the company in the Company Contacts data

Potential Risk Indicators

Risk indicators alert you to unverified identity data, missing input data (that may have affected the results, if provided), or the need for further due diligence. For example, you may need to verify that a business is operated in a home for results containing the “The phone number is associated with a residential listing” risk indicator.

It is important to consider the risk indicators in the context of the individual's situation when your organization analyzes the results. The “Input SSN is associated with multiple last names” risk indicator may help you identify a person trying to commit identity theft. However, the same risk indicator may be generated for a person whose name recently changed due to marital status. The “Potential address discrepancy-the input address may be a previous address” risk indicator may help you determine that you need to update an individual's identity information. Or, you may discover someone is trying to commit identity theft using someone else's old identity information.

For individuals, InstantID default functionality returns up to six potential risk indicators. Depending on your delivery method, you can set InstantID to return all potential risk indicators.

For businesses, InstantID returns up to eight potential risk indicators on the business and six on the authorized representative. For a list of potential risk indicators, see Appendix A—Risk Indicators, page 29.

Passport Validation

Depending on your delivery method and the comparison performed, InstantID indicates if an input passport number is properly formatted. This only validates the passport format. It does not verify that the passport is associated with the individual.

Verification Details

On a field-by-field, source-by-source level, InstantID shows where your input identity information matched, conflicted, or was not available for matching. These details include corrected mis-keyed information. InstantID may correct minor data discrepancies like a missing apartment number or transposed numbers.

Mis-keyed Information Examples

Input Data	Correct Data
789 Example St (555) 555-4311	7889 Example St Apt A (555) 555-4321

Corrected mis-keyed information does not affect the index, but the correction is listed as a risk indicator. In addition, verification details show possible alternate data, including:

- Phone number listed to input name/address
- Name/address listed to input phone number
- Up to three alternate/prior addresses with mail activity dates
- Up to two alternate last names associated with the input SSN
- SSN date of issuance ranges and state of issuance

Input Data	Verified Data	Supplemental Data Found
First Name: IMAGINARY	✓	
Last Name: PERSON	✓	Alternate Last Name(s):
Street: 123 Main St	✗	Addresses Found: 5656 Sample Ave Anytown, AA 12345 (09/2007 - 06/2009) 987 Example Boulevard Anytown, AA 12345 (09/2006 - 01/2007) 454 Central St Apt A Anytown, AA 12345 (10/2005 - 05/2006)
City: Anytown	✗	
State: Not Entered		
Zip: 12345	✗	
Phone: (555) 555-1234	✗	Input phone returns: N/A
SSN: ###-##-####	✓	Input Name or Address Returns: N/A
DOB: Not Entered		SSN Issued: Montana 01/1985 - 12/1986


Verification Details Example for an Individual

Possible Follow-up Actions

For individuals, InstantID lists actions you can take to perform further due diligence. For example, InstantID may suggest that you ask the individual for a utility bill or other documentation showing a physical address location for P.O. Box addresses.




Watchlist Data

Depending on your delivery method and the comparison performed, InstantID indicates if the input identity data matched selected watchlist information. If a match is reported, a related potential risk indicator is also returned and the index is affected.

 InstantID watchlist results are derived from different watchlists and search logic than Bridger Insight XG watchlist results.

Red Flags Rule Report

Depending on your delivery method and the comparison performed, InstantID may return a Red Flags Rule Report for individual comparisons. This report highlights suspicious personal identifying information and displays warning codes when red flags risk factors are present. Red flag alerts inform users of suspicious activity with warning conditions or red flag alerts, clearly associated with red flags guidelines. Users will be alerted to suspicious identity information such as false or disconnected telephone numbers, mis-keyed or mismatched social security numbers, invalid zip codes, and more.

Red Flags Rule Report	
Red Flags Categories	Red Flags Alerts
 Suspicious Personal Identifying Information: SSN	The input SSN is associated with a different name and address
 Suspicious Personal Identifying Information: DOB	Unable to verify date-of-birth
 Suspicious Personal Identifying Information: Phone	Unable to verify phone number The input phone number is a mobile number The input phone number is not found in the public record

Red Flags Rules Report Example for an Individual

Civil Filings

For businesses, InstantID may return civil filings information. This includes the number of bankruptcy filings, judgments/liens, and details about the most recent judgment/lien.

Analyzing Results

You should analyze each segment of results individually and consider how they relate as a whole when deciding the next step in your business process. Indexes indicate the level of identity verification at a quick glance. By itself, however, an index does not provide a complete understanding of the InstantID results.

For example, the inability to verify a DOB is listed as a risk indicator. If returned, your business processes may required to perform additional due diligence in this area. Transversely, a potential OFAC match greatly lowers the index. If the match is a false positive and it is the only negative factor in the identity verification, the business or individual may be deemed a low identity theft risk.

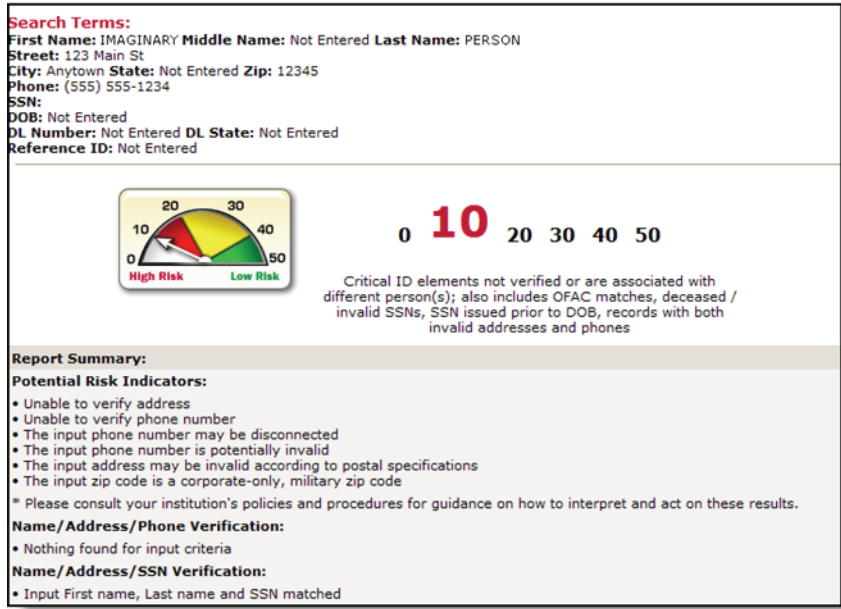
Also, keep in mind results can be affected by factors external from InstantID—such as the accuracy and currency of the input identity data or the public records data it is compared to.

InstantID Consumer Verification Report Example

The following are sample results for an individual comparison. Actual results are determined by your data, delivery method, and comparison options. In this example, the name and SSN were verified. A low index was derived because the address and phone number could not be verified. This may indicate suspicious behavior or that the individual recently moved and the new information is not yet part of our identity data sources.

Report Summary

The overall index score indicates there is a high identity theft risk. Potential risk indicators pinpoint areas for concern. They also note missing input identity information. The NAP and NAS verifications provide details supporting the index.



Report Summary Example for an Individual

Additional Report Details

The input data did not generate watchlist matches. The verification details show that the name and SSN were found in our data sources. The address and phone number were not found. Previous addresses linked to the name mail activity dates are displayed.

Suggested actions to verify the address and phone number are provided. For example, a utility bill may help you verify that an individual just moved.

Watchlist Data Returned		
No OFAC or Watchlist Matches		
The table below represents the key indicators substantiating the InstantID® index. Note that missing or not entered input data may impact fraud indications		
Input Data	Verified Data	Supplemental Data Found
First Name: IMAGINARY	✓	
Last Name: PERSON	✓	Alternate Last Name(s):
Street: 123 Main St	✗	Addresses Found: 5656 Sample Ave Anytown, AA 12345 (09/2007 - 06/2009) 987 Example Boulevard Anytown, AA 12345 (09/2006 - 01/2007) 454 Central St Apt A Anytown, AA 12345 (10/2005 - 05/2006)
City: Anytown	✗	
State: Not Entered		
Zip: 12345	✗	
Phone: (555) 555-1234	✗	Input phone returns: N/A
SSN: ###-##-####	✓	Input Name or Address Returns: N/A
DOB: Not Entered		SSN Issued: Montana 01/1985 - 12/1986
Legend: ✓ Data Verified ✗ Data Not Verified		
Potential Followup Actions:		
▶▶ Verify name with Address (via DL, utility bill, Directory Assistance, paycheck stub, or other Government Issued ID)		
▶▶ Verify phone (Directory Assistance, utility bill)		

Report Details Example for an Individual


InstantID Business Verification Report Example

The following are sample results for a business comparison. Actual results are determined by your data, delivery method, and comparison options.

Business Summary

The overall index score indicates that there is a low identity theft risk. Potential indicators pinpoint areas of concern. They also note missing input identity information. The BNAP, BNAT, and BNAS verifications provide details supporting the index. The individual could not be verified as an authorized representative of the business.

Business Search Terms:
Company Name:IMAGINARY ORGANIZATION
DBA: Not Entered
Tax ID: Not Entered
Street: 345 Sample Ave
City: ANYTOWN **State:** AA **Zip:** 12345
Work Phone: (555) 555-9876
Reference ID: Not Entered



0 10 20 30 40 **50**

Business is verified on multiple sources -
no contradictory findings

Business Summary:

Potential Risk Indicators:

- Unable to verify phone number
- The input SSN/TIN was missing or incomplete
- The input phone number is potentially invalid
- The input address is a transient commercial or institutional address
- The input name and address return a different phone number
- A judgement and/or lien filing was found related to the subject business

* Please consult your institution's policies and procedures for guidance on how to interpret and act on these results.

Company Name/Address/Phone Indicator:

- Input Name was matched to the input Address, but the Phone was not found or is missing

Company Name/Address/FEIN Indicator:

- Input Name was matched to the input Address. The input FEIN was not found or is missing

Company Name/Address/SSN Indicator:

- Input not verified

Business/Authorized Representative Relationship:

Nothing found to link representative to business

Report Summary Example for a Business

Additional Business Details

The input identity data did not generate watchlist matches. The verification details show that the name and address were found in our data sources. The phone number was not found. A phone number linked to the name and address is displayed.

Watchlist Data Returned			
No OFAC or Watchlist Matches			
Input Data			
Input Data		Verified Data	Supplemental Data Found
Business Name:	IMAGINARY ORGANIZATION	IMAGINARY ORGANIZATION	
Street:	345 Sample Ave	Verified - 345 Sample Ave	Input TIN Returns: N/A
City:	ANYTOWN	Verified - ANYTOWN	Input phone returns: N/A
State:	AA	Verified - AA	
Zip:	12345	Verified - 12345	
Work Phone:	(555) 555-9876	Not Verified input phone number is a business number	Input Name and Address Returns: (555) 555-2233
TIN:	Not Entered	Not Verified	
Additional Data Returned			
SIC Code:	5961		
Business Description:	MAIL ORDER HOUSES		
County:	FULTON		

Report Details Example for a Business

Civil Filings Results

No bankruptcy filings were found. Several judgment/lien filings were found. Details from the most recent filing are displayed.


Bankruptcy Filings	
0	# of bankruptcy filings found related to input business and related businesses
Judgment/Lien Filings	
9	# of unreleased judgment/lien filings found related to input business and related businesses
2	# of released judgment/lien filings found related to input business and related businesses
Most Recent Judgment/Lien Filing Detail	
Business Name:	IMAGINARY ORGANIZATION
Street:	345 SAMPLE AVE
City:	ANYTOWN
State:	AA
Zip:	12345

Report Civil Filing Results Example for a Business

Authorized Representative Summary

The overall index score indicates the individual is a low identity theft risk. Potential risk indicators pinpoint areas of concern. They also note missing input identity information. The NAS and NAP verifications provide details supporting the index. The input data did not generate watchlist matches.

Authorized Representative Search Terms:
First Name: IMAGINARY **Last Name:** PERSON **MI:** Not Entered
Street: 123 Main St
City: Anytown **State:** AA **Zip:** 12345
Home Phone: Not Entered
SSN: ##-##-####
DOB: Not Entered
DL Number: Not Entered **DL State:** Not Entered
Reference ID: Not Entered



0 10 20 30 40 **50**

Full verification

Authorized Business Representative Summary:

Potential Risk Indicators:

- The input phone was missing or incomplete
- The input date-of-birth was missing or incomplete

* Please consult your institution's policies and procedures for guidance on how to interpret and act on these results.

Representative Name/Address/SSN Summary:

- Input First name, Last name, Address and SSN matched

Representative Name/Address/Phone Summary:

- First name, Last name and Address matched

Watchlist Data Returned

No OFAC or Watchlist Matches

Report Authorized Representative Summary Example for a Business

Additional Authorized Representative Details

The verification details show that the name, address, and SSN were found in our data sources. Previous addresses linked to the name and mail activity dates are displayed. Suggested actions include verifying the phone number.

Input Data		Verified Data	Supplemental Data Found	
First Name:	IMAGINARY	Verified - IMAGINARY		
Last Name:	PERSON	Verified - PERSON		
Street:	123 MAIN ST	Verified - 123 MAIN ST	Other Addresses Found:	5656 Sample Ave Anytown, AA 12345 Date Last Seen: 01/2007
City:	ANYTOWN	Verified - ANYTOWN		987 Example Boulevard Anytown, AA 12345 Date Last Seen: 06/2009
State:	AA	Verified - AA		454 Central St Apt A Anytown, AA 12345 Date Last Seen: 05/2006
Zip:	12345	Verified - 12345		
Phone:	Not Entered	Not Verified	Input phone returns: N/A	
SSN:	###-##-####	Verified - ###-##-####	Input Name or Address Returns: N/A	
DOB:	Not Entered	Not Verified	SSN Issued: MT 01/1985 - 12/1986	
Additional Data Returned:				
County:	GALLATIN			
Potential Followup Actions:				
▶▶ Verify phone (Directory Assistance, utility bill)				

Report Authorized Representative Details Example for a Business

Summary

InstantID is powered by proprietary modeling, advanced matching logic, and a high-quality collection of public records and proprietary identity data. InstantID compares individual or business information to validate and verify identities. Use its index value and potential risk indicators to help you better know your customers.

Appendix A—Risk Indicators

Possible InstantID Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
02	The input SSN is reported as deceased	I
03	The input SSN was issued prior to the input date-of-birth	I
04	The input name and SSN are verified, but not with the input address and phone The input name and SSN are verified, but at a different address and phone (Bridger Insight XG)	I
06	The input SSN is invalid	I
07	The input phone number may be disconnected	B I
08	The input phone number is potentially invalid	B I
09	The input phone number is a pager number	B I
10	The input phone number is a mobile number	B I
11	The input address may be invalid according to postal specifications	B I
12	The input zip code belongs to a post office box	B I
14	The input address is a transient commercial or institutional address	B I
15	The input phone number matches a transient commercial or institutional address	B I
16	The input phone number and input zip code combination is invalid	B I

Possible InstantID Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
19	Unable to verify name, address, SSN/TIN and phone Unable to verify name, address, SSN and phone (Bridger Insight XG individuals) Unable to verify name, address, SSN/FEIN and phone (Bridger Insight XG businesses)	B I
25	Unable to verify address	B I
26	Unable to verify SSN/TIN Unable to verify SSN (Bridger Insight XG individuals) Unable to verify SSN/FEIN (Bridger Insight XG businesses)	B I
27	Unable to verify phone number	B I
28	Unable to verify date-of-birth	I
29	The input SSN/TIN may have been miskeyed The input SSN may have been miskeyed (Bridger Insight XG individuals) The input SSN/FEIN may have been miskeyed (Bridger Insight XG businesses)	B I
30	The input address may have been miskeyed	B I
31	The input phone number may have been miskeyed	B I
32	The input name matches the OFAC file*	B I
37	Unable to verify name	B I
38	The input SSN is associated with multiple last names	I
39	The input SSN is recently issued	I
41	The input driver's license number is invalid for the input DL State	I
43	The input name and address match the bankruptcy file.	B

Possible InstantID Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
44	The input phone area code is changing	B I
46	The input work phone is a pager number*	I
48	Unable to verify first name	I
49	The input phone and address are geographically distant (>10 miles)	B I
50	The input address matches a prison address	B I
51	The input last name is not associated with the input SSN	I
52	The input first name is not associated with input SSN	I
53	The input home phone and work phone are geographically distant (>100 miles)*	I
54	The input business name and address match a different TIN, not the input TIN The input business name and address match a different FEIN, not the input FEIN (Bridger Insight XG)	B
55	The input work phone is potentially invalid*	I
56	The input work phone is potentially disconnected*	I
57	The input work phone is a mobile number*	I
64	The input address returns a different phone number	B I
66	The input SSN is associated with a different last name, same first name	I
69	The input business phone number is associated with a residential listing	B
70	The input business address may be residential address (single family dwelling)	B

Possible InstantID Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
71	The input SSN is not found in the public record	I
72	The input SSN is associated with a different name and address	I
74	The input phone number is associated with a different name and address	B I
75	The input name and address are associated with an unlisted/non-published phone number	I
76	The input name may have been miskeyed	B I
77	The input name was missing*	B I
78	The input address was missing	B* I
79	The input SSN/TIN was missing or incomplete The input SSN/FEIN was missing or incomplete (Bridger Insight XG businesses)	B I
80	The input phone was missing or incomplete	B I
81	The input date-of-birth was missing or incomplete	I
82	The input name and address return a different phone number	B I
83	The input date-of-birth may have been miskeyed	I
85	The input SSN was issued to a non-US citizen	I
86	The input Business Name is not found, alternate business name found	B
88	DBA Name matched public records*	B
89	The input SSN was issued within the last three years	I

Possible InstantID Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
90	The input SSN was issued after age five (post-1990)	I
A0	The input TIN is associated with a different business name and address The input FEIN is associated with a different business name and address (Bridger Insight XG)	B
A4	The input business is not in good standing per the Secretary of State	B
A5	The input name and address match a judgment and/or lien filing A judgement and/or lien filing was found related to the subject business (Bridger Insight XG)	B
A6	The input business is inactive per the Secretary of State	B
A7	No updates to the business record in the past three years	B
CO	The input zip code is a corporate only zip code	B I
CL	The input SSN is the primary SSN for the input identity	I
CZ	Address mismatch between city/state and zip code	B I
DD	A different driver's license number has been found for the input applicant	I
DM	The input driver's license number may have been miskeyed	I
DF	The input driver's license number is not found in the public record	I
DV	Unable to verify driver's license number	I
IS	Input SSN possibly randomly issued by SSA, but invalid when first associated with the input identity	I
IT	The input SSN is an ITIN	I

Possible InstantID Risk Indicators (Continued)

XML Code	Description	Business (B) Individual (I)
MI	Multiple identities associated with input social	I
MO	The input zip code is a military only zip code	B I
MS	Multiple SSNs reported with applicant	I
PA	Potential address discrepancy - the input address may be a previous address	B I
PO	The primary input address is a P.O. Box	B I
RS	The input SSN was possibly randomly issued by the SSA	I
SR	Address mismatch on secondary address range	I
WL	The input name matches one or more of the non-OFAC global watchlist(s)*	B I
ZI	Unable to verify zip code	B I

 An asterisk (*) denotes InstantID risk indicators not available in Bridger Insight XG.

Appendix B—Red Flags

Possible InstantID Red Flags

Category	XML Code	Description
Fraud Alert Codes	93	Identity Theft Alert (CRA corrections database)
Credit Freeze Codes	91	Security Freeze (CRA corrections database)
Address Discrepancy Codes	04 11 25 30 CZ PA SR ZI	The input name and SSN are verified, but not with the input address and phone The input address may be invalid according to postal specifications Unable to verify address The input address may have been miskeyed Address mismatch between city/state and zip code Potential address discrepancy - the input address may be a previous address Address mismatch on secondary address range Unable to verify zip code
Suspicious Documents Codes	06 41 DD DF DM DV	The input SSN is invalid The input driver's license number is invalid for the input DL State A different driver's license number has been found for the input applicant The input driver's license number is not found in the public record The input driver's license number may have been miskeyed Unable to verify driver's license number
Suspicious Address Codes	04 19 25 30 CZ PA SR ZI	The input name and SSN are verified, but not with the input address and phone Unable to verify name, address, SSN/TIN and phone Unable to verify address The input address may have been miskeyed Address mismatch between city/state and zip code Potential address discrepancy - the input address may be a previous address Address mismatch on secondary address range Unable to verify zip code

Possible InstantID Red Flags (Continued)

Category	XML Code	Description
Suspicious SSN Codes	02	The input SSN is reported as deceased
	06	The input SSN is invalid
	29	The input SSN/TIN may have been miskeyed
	39	The input SSN is recently issued
	71	The input SSN is not found in the public record
	89	The input SSN was issued within the last three years
	90	The input SSN was issued after age five (post-1990)
	IT	The input SSN is an ITIN
	MS	Multiple SSNs reported with applicant
Suspicious DOB Codes	03	The input SSN was issued prior to the input date-of-birth
	28	Unable to verify date-of-birth
	83	The input date-of-birth may have been miskeyed
High Risk Address Codes	11	The input address may be invalid according to postal specifications
	12	The input zip code belongs to a post office box
	14	The input address is a transient commercial or institutional address
	40	The input zip code is a corporate-only, military zip code (Bridger Insight XG only)
	50	The input address matches a prison address
	CO	The input zip code is a corporate only zip code*
	MO	The input zip code is a military only zip code*
Suspicious Phone Codes	PO	The primary input address is a P.O. Box
	07	The input phone number may be disconnected
	08	The input phone number is potentially invalid
	09	The input phone number is a pager number
	10	The input phone number is a mobile number
	15	The input phone number matches a transient commercial or institutional address
	16	The input phone number and input zip code combination is invalid
	27	Unable to verify phone number
	31	The input phone number may have been miskeyed
	49	The input phone and address are geographically distant (>10 miles)
	73	The input phone number is not found in the public record
	74	The input phone number is associated with a different name and address

Possible InstantID Red Flags (Continued)

Category	XML Code	Description
SSN Multiple Last Codes	38	The input SSN is associated with multiple last names
	66	The input SSN is associated with a different last name, same first name
	72	The input SSN is associated with a different name and address
	MI	Multiple identities associated with input social
Missing Input Codes	77	The input name was missing
	78	The input address was missing
	79	The input SSN/TIN was missing or incomplete
	80	The input phone was missing or incomplete
	81	The input date-of-birth was missing or incomplete
Identity Theft Codes	93	Identity Theft Alert (CRA corrections database)

 An asterisk (*) denotes InstantID red flags not available in Bridger Insight XG.

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